

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BESSIE LEE FLEMONS

Debtor(s)

Case No. 09-04210

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/10/2009.
- 2) The plan was confirmed on 04/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/21/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/21/2013.
- 6) Number of months from filing to last payment: 49.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$57,990.00
Less amount refunded to debtor	\$2,013.44

NET RECEIPTS: **\$55,976.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,160.60
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,160.60**

Attorney fees paid and disclosed by debtor: \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVOCATE HEALTH CARE	Unsecured	300.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	2,000.00	NA	NA	0.00	0.00
ASHLEY FUNDING	Unsecured	110.00	55.00	55.00	55.00	0.00
AT&T	Unsecured	2,000.00	NA	NA	0.00	0.00
BENEFICIAL	Unsecured	4,800.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	15,200.00	19,325.39	18,234.00	18,234.00	1,246.48
CAPITAL ONE AUTO FINANCE	Unsecured	3,034.00	0.00	1,091.39	1,091.39	0.00
CHICAGO FAMILY HEALTH CENTER	Unsecured	500.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	14,600.00	9,817.41	9,817.41	9,817.41	0.00
CITY OF CHICAGO WATER DEPT	Secured	220.00	458.70	458.70	0.00	0.00
COLUMBIA HOUSE	Unsecured	160.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	1,400.00	1,132.00	1,132.00	1,132.00	0.00
COOK COUNTY TREASURER	Unsecured	3,100.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	3,100.00	1,045.92	1,045.92	0.00	0.00
EAGLE INSURANCE AGENCY	Unsecured	420.00	NA	NA	0.00	0.00
GENESIS CLINICAL LABORATORY	Unsecured	170.00	NA	NA	0.00	0.00
HEALTH CARE SERVICE CORP	Unsecured	865.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,800.00	NA	NA	0.00	0.00
ILLINOIS FOUNDERS INS	Unsecured	10.00	NA	NA	0.00	0.00
JET MAGAZINE	Unsecured	300.00	NA	NA	0.00	0.00
MIDWEST DIAGNOSITC	Unsecured	120.00	NA	NA	0.00	0.00
OLIVE HARVEY COLLEGE	Unsecured	200.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	650.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,600.00	2,427.90	2,427.90	2,427.90	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,953.00	2,956.49	2,956.49	2,956.49	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,000.00	2,635.82	2,635.82	2,635.82	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	200.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Secured	0.00	2,886.85	2,886.85	2,886.85	0.00
WELLS FARGO BANK NA	Secured	17,800.00	15,246.85	18,133.70	0.00	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	12,000.00	10,332.62	10,332.62	10,332.62	0.00
WELLS FARGO FINANCIAL ILLINOIS	Secured	77,311.00	68,914.22	79,246.84	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$97,380.54	\$0.00	\$0.00
Mortgage Arrearage	\$13,219.47	\$13,219.47	\$0.00
Debt Secured by Vehicle	\$18,234.00	\$18,234.00	\$1,246.48
All Other Secured	\$1,504.62	\$0.00	\$0.00
TOTAL SECURED:	\$130,338.63	\$31,453.47	\$1,246.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,116.01	\$20,116.01	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,160.60</u>
Disbursements to Creditors	<u>\$52,815.96</u>
TOTAL DISBURSEMENTS :	<u>\$55,976.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.